

**IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

WALTER A. WALSTROM
SANDRA M. WALSTROM
Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant

vs.

No Respondents.

Case No.:15-70318 JAD

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

December 21, 2020

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 05/04/2015 and confirmed on 6/22/15 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		65,097.25
Less Refunds to Debtor	1,010.83	
TOTAL AMOUNT OF PLAN FUND		64,086.42

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	3,648.00	
Trustee Fee	2,864.96	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		6,512.96

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	WELLS FARGO BANK NA - TRUSTEE Acct: 4389	0.00	37,280.13	0.00	37,280.13
	WELLS FARGO BANK NA - TRUSTEE Acct: 4389	4,664.78	4,664.78	0.00	4,664.78
	SPECIALIZED LOAN SERVICING LLC* Acct: 2665	10,238.37	10,238.37	1,620.71	11,859.08
					53,803.99

Priority					
	KENNETH P SEITZ ESQ Acct:	0.00	0.00	0.00	0.00
	WALTER A. WALSTROM Acct:	0.00	0.00	0.00	0.00
	WALTER A. WALSTROM Acct:	1,010.83	1,010.83	0.00	0.00
	LAW OFFICES OF KENNETH P SEITZ Acct:	0.00	0.00	0.00	0.00
	KENNETH P SEITZ ESQ Acct:	3,648.00	3,648.00	0.00	0.00
	WELLS FARGO BANK NA - TRUSTEE Acct: 4389	150.00	150.00	0.00	150.00
					150.00

Unsecured					
	AMERICAN INFOSOURCE LP - AGENT DIF Acct: 2302	73.49	12.15	0.00	12.15
	CREDIT CONTROL COLLECTIONS Acct: 3242	0.00	0.00	0.00	0.00
	CREDIT CONTROL COLLECTIONS Acct: 3241	0.00	0.00	0.00	0.00
	DEBT RECOVERY SOLUTIONS LLC Acct: 2089	0.00	0.00	0.00	0.00
	DR LEONARDS SHOP NOW Acct: 3A4A	0.00	0.00	0.00	0.00
	EOS CCA	0.00	0.00	0.00	0.00

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 3069				
	FINGERHUT	0.00	0.00	0.00	0.00
	Acct: 5130				
	MIDLAND FUNDING	0.00	0.00	0.00	0.00
	Acct: 8692				
	MIRAMED REVENUE GROUP++	0.00	0.00	0.00	0.00
	Acct: 3903				
	NRA GROUP LLC*	0.00	0.00	0.00	0.00
	Acct: 2244				
	PRA RECEIVABLES MANAGEMENT LLC - ,	11,923.86	1,971.25	0.00	1,971.25
	Acct: 9765				
	PA COLLECTION SERVICE++	0.00	0.00	0.00	0.00
	Acct: 0489				
	PA COLLECTION SERVICE++	0.00	0.00	0.00	0.00
	Acct: 0164				
	PA COLLECTION SERVICE++	0.00	0.00	0.00	0.00
	Acct: 2861				
	PA COLLECTION SERVICE++	0.00	0.00	0.00	0.00
	Acct: 9824				
	PENN CREDIT CORP++	0.00	0.00	0.00	0.00
	Acct: 6762				
	PENN CREDIT CORP++	0.00	0.00	0.00	0.00
	Acct: 8286				
	PENN CREDIT CORP++	0.00	0.00	0.00	0.00
	Acct: 4355				
	PENN CREDIT CORP++	0.00	0.00	0.00	0.00
	Acct: 6458				
	PENN CREDIT CORP++	0.00	0.00	0.00	0.00
	Acct: 6503				
	PENN CREDIT CORP++	0.00	0.00	0.00	0.00
	Acct: 7936				
	PENN CREDIT CORP++	0.00	0.00	0.00	0.00
	Acct: 5296				
	PENN CREDIT CORP++	0.00	0.00	0.00	0.00
	Acct: 7252				
	PENN CREDIT CORP++	0.00	0.00	0.00	0.00
	Acct: 1779				
	PENN CREDIT CORP++	0.00	0.00	0.00	0.00
	Acct: 9351				
	PENN CREDIT CORP++	0.00	0.00	0.00	0.00
	Acct: 1632				
	PENN CREDIT CORP++	0.00	0.00	0.00	0.00
	Acct: 9460				
	PENN CREDIT CORP++	0.00	0.00	0.00	0.00
	Acct: 2311				
	PENN CREDIT CORP++	0.00	0.00	0.00	0.00
	Acct: 2414				
	PENN CREDIT CORP++	0.00	0.00	0.00	0.00
	Acct: 2611				
	PENN CREDIT CORP++	0.00	0.00	0.00	0.00
	Acct: 0712				
	PENN CREDIT CORP++	0.00	0.00	0.00	0.00
	Acct: 2910				
	PENN CREDIT CORP++	0.00	0.00	0.00	0.00
	Acct: 2911				
	PENN CREDIT CORP++	0.00	0.00	0.00	0.00
	Acct: 2910				
	PENN CREDIT CORP++	0.00	0.00	0.00	0.00
	Acct: 2311				
	PENN CREDIT CORP++	0.00	0.00	0.00	0.00

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 1713				
	PENN CREDIT CORP++	0.00	0.00	0.00	0.00
	Acct: 3112				
	PENN CREDIT CORP++	0.00	0.00	0.00	0.00
	Acct: 2011				
	PENN CREDIT CORP++	0.00	0.00	0.00	0.00
	Acct: 2312				
	THE SWISS COLONY	0.00	0.00	0.00	0.00
	Acct: 384A				
	TIMBERLAND FCU*	0.00	0.00	0.00	0.00
	Acct: 0014				
	TRIDENT ASSET++	0.00	0.00	0.00	0.00
	Acct: 0940				
	US DEPARTMENT OF EDUCATION	9,685.70	1,601.24	0.00	1,601.24
	Acct: 3956				
	AMERICAN INFOSOURCE LP AGENT FOR	210.68	34.83	0.00	34.83
	Acct: 0001				
	ANDREW L SPIVACK ESQ FOR JOSEPH P	0.00	0.00	0.00	0.00
	Acct:				
	PENN CREDIT CORP++	0.00	0.00	0.00	0.00
	Acct: ?				
	KML LAW GROUP PC*	0.00	0.00	0.00	0.00
	Acct:				
					3,619.47

TOTAL PAID TO CREDITORS

57,573.46

TOTAL CLAIMED

PRIORITY	150.00
SECURED	14,903.15
UNSECURED	21,893.73

Date: 12/21/2020

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
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IN RE:

WALTER A. WALSTROM
SANDRA M. WALSTROM
Debtor(s)

Ronda J. Winnecour
Movant

vs.
No Repondents.

Case No.:15-70318 JAD

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

In re:
Walter A. Walstrom
Sandra M. Walstrom
Debtor(s)

Case No. 15-70318-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-7
Date Rcvd: Dec 30, 2020

User: jfur
Form ID: pdf900

Page 1 of 3
Total Noticed: 29

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 01, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Walter A. Walstrom, Sandra M. Walstrom, 78 Sixth Street, Houtzdale, PA 16651-8130
sp	+ Jennifer Matassa, 104 College Park Plaza, Johnstown, PA 15904-2831
cr	+ WILMINGTON SAVINGS FUND SOCIETY, FSB, 8742 Lucent Blvd, Suite 300, Highlands Ranch, CO 80129-2386
14100262	American InfoSource LP as agent for, DIRECTV, LLC, PO Box 51178, Los Angeles, CA 90051-5478
14040853	++ CITIFINANCIAL, BANKRUPTCY FORECLOSURE UNIT, 1000 TECHNOLOGY DRIVE, OFALLON MO 63368-2222 address filed with court:, Citifinancial, 300 Saint Paul Pl, Baltimore, MD 21202
14087321	CitiFinancial Servicing LLC, P.O. Box 6043, Sioux Falls, SD 57117-6043
14040855	+ Credit Control, 2410 Broad Ave, Altoona, PA 16601-1940
14040858	+ EOS CCA, 700 Longwater Drive, Norwell, MA 02061-1624
14040863	+ Ocwen Loan Servicing L, 12650 Ingenuity Dr, Orlando, FL 32826-2703
14040865	+ PA Collection Service, P.O. Box 893, Washington, PA 15301-0893
14308681	+ Specialized Loan Servicing LLC, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720
14040870	+ Timberland Fed Cr Un, 821 Beaver Dr, Du Bois, PA 15801-2511
14040871	+ Trident Asst, 53 Perimeter Cente Suite 440, Atlanta, GA 30346-2230
14123227	U S Department of Education, P O Box 16448, St. Paul, MN 55116-0448
14040872	U S Dept Of Ed/Gsl/Atl, Po Box 4222, Iowa City, IA 52244
14093211	+ Wells Fargo Bank, N.A., as Trustee, c/o Ocwen Loan Servicing, LLC, 1661 Worthington Rd., St# 100, West Palm Beach, FL 33409-6493
14888004	+ Wilmington Savings Fund Society, FSB, c/o Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386

TOTAL: 17

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
14080210	Email/PDF: EBN_AIS@AMERICANINFOSOURCE.COM	Dec 31 2020 02:30:46	American InfoSource LP as agent for, Verizon, PO Box 248838, Oklahoma City, OK 73124-8838
14040854	+ Email/Text: convergent@ebn.phinsolutions.com	Dec 31 2020 01:57:00	Convergent Outsourcing, 800 Sw 39th St, Renton, WA 98057-4927
14040857	+ Email/Text: bankruptcy@sccompanies.com	Dec 31 2020 01:56:00	Dr Leonards/Carol Wrig, 1515 S 21st St, Clinton, IA 52732-6676
14040859	+ Email/Text: bnc-bluestem@quantum3group.com	Dec 31 2020 01:57:00	Fingerhut, P.O. Box 1250, Saint Cloud, MN 56395-1250
14040860	+ Email/Text: bankruptcydpt@mcmcg.com	Dec 31 2020 01:57:00	Midland Funding, 8875 Aero Dr Ste 200, San Diego, CA 92123-2255
14040861	+ Email/Text: mmrgbk@miramedrg.com	Dec 31 2020 01:57:00	Miramedrg, 991 Oak Creek Dr, Lombard, IL 60148-6408
14040862	+ Email/Text: Bankruptcies@nragroup.com	Dec 31 2020 01:57:00	National Recovery Agen, 2491 Paxton St, Harrisburg, PA 17111-1036

District/off: 0315-7

User: jfur

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Date Rcvd: Dec 30, 2020

Form ID: pdf900

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14040864	+ Email/PDF: cbp@onemainfinancial.com	Dec 31 2020 02:30:36	OneMain Financial, 5523 E. Pleasant Valley Blvd. S4, Tyrone, PA 16686-8570
14104203	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Dec 31 2020 02:31:21	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14040868	+ Email/Text: nod.referrals@fedphe.com	Dec 31 2020 01:56:00	Phelan Hallinan & Schmieg, LLP, 1617 JFK Blvd., Suite 1400, Philadelphia, PA 19103-1814
14040869	+ Email/Text: bankruptcy@sccompanies.com	Dec 31 2020 01:57:00	Swiss Colony, 1112 7th Ave, Monroe, WI 53566-1364
14040874	+ Email/Text: wfmelectronicbankruptcynotifications@verizonwireless.com	Dec 31 2020 01:56:00	Verizon Wireless, 1 Verizon Pl, Alpharetta, GA 30004-8510

TOTAL: 12

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		WELLS FARGO BANK, NATIONAL ASSOCIATION, AS TRUSTEE
cr		Wells Fargo Bank, N.A., As Trustee For Option One
cr		Wells Fargo Bank, NA, As Trustee For Option One Mo
cr		Wells Fargo Bank, National Association, As Trustee
cr		Wilmington Savings Fund Society, FSB, DBA Christia
cr	*+	Specialized Loan Servicing LLC, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720
14040856	##+	Debt Recovery Solution, 900 Merchants Concourse, Westbury, NY 11590-5121
14040866	##+	Penn Credit, 916 S 14th St, Harrisburg, PA 17104-3425
14040867	##+	Penn Credit Corporatio, 916 S 14th St, Harrisburg, PA 17104-3425
14040873	##+	U.S. Department of Education, P.O. Box 530229, Atlanta, GA 30353-0229

TOTAL: 5 Undeliverable, 1 Duplicate, 4 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 01, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 21, 2020 at the address(es) listed below:

Name	Email Address
Andrew L. Spivack	on behalf of Creditor Wells Fargo Bank NA, As Trustee For Option One Mortgage Loan Trust 2005-2, Asset-Backed Certificates Series 2005-2 andrew.spivack@brockandscott.com, wbecf@brockandscott.com
Brian Nicholas	on behalf of Creditor Wilmington Savings Fund Society FSB, DBA Christiana Trust, not in its individual capacity, but solely in its capacity as Owner Trustee for WF 19 Grantor Trust bnicholas@kmlawgroup.com
Jerome B. Blank	on behalf of Creditor WELLS FARGO BANK NATIONAL ASSOCIATION, AS TRUSTEE et al. pawb@fedphe.com

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Jerome B. Blank

on behalf of Creditor Wells Fargo Bank N.A., As Trustee For Option One Mortgage et al. pawb@fedphe.com

Joseph P. Schalk

on behalf of Creditor Wells Fargo Bank NA, As Trustee For Option One Mortgage Loan Trust 2005-2, Asset-Backed Certificates Series 2005-2 jschalk@barley.com, sromig@barley.com

Kenneth P. Seitz

on behalf of Joint Debtor Sandra M. Walstrom thedebterasers@aol.com

Kenneth P. Seitz

on behalf of Debtor Walter A. Walstrom thedebterasers@aol.com

Lisa Cancanon

on behalf of Creditor Specialized Loan Servicing LLC lisac@w-legal.com Llombardi06@law.du.edu

Office of the United States Trustee

ustpreion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

Thomas Song

on behalf of Creditor Wells Fargo Bank National Association, As Trustee et al pawb@fedphe.com

Thomas Song

on behalf of Creditor WELLS FARGO BANK NATIONAL ASSOCIATION, AS TRUSTEE et al. pawb@fedphe.com

Thomas Song

on behalf of Creditor Wells Fargo Bank N.A., As Trustee For Option One Mortgage et al. pawb@fedphe.com

TOTAL: 13